1:Gordon E-4, 5 (no date) 1907 AR7 Khasi AR7

about Rs. 30. The price of lac has risen a good deal of late years. Formerly the price was about Rs. 15 to Rs. 20 a maund. The lac trade in the Jaintia Hills and in the southern portion of the Khyrim State is a valuable one. The profits, however, go largely to middle-men, who in the Jaintia Hills are Syntengs from Jowai, who give out advances to the Khasi cultivators on the condition that they will be repaid in lac. The Marwari merchants from the plains attend all the plains markets which are frequented by the hill-men, and buy up the lac and export it to Calcutta. The whole of the lac is of the kind known as stick lac.

HUNTING.

The weapons used by the Khasis for hunting are bows and arrows, the latter with barbed iron heads, and spears which are used both for casting and thrusting. Before proceeding on a hunting expedition the hunters break eggs, in order to ascertain whether they will be successful or not, and to which jungle they should proceed. Offerings are also made to certain village deities, *e.g. U. Ryngkew*, *u Basa*, and *u Basa ki ewâd*. A lucky day having been selected and the deities propitiated, the hunters start with a number of dogs trained to the chase, the latter being held in leash by a party of men called *ki sangsi-kaw*. When the dogs have picked up the scent some hunters are placed as "stops" (*ki kêtai*), at points of vantage in the jungle, and the drive commences with loud shouts from the hunters, the same being continued until the object of the chase breaks into the open. The man who draws the first blood is called *u sanpiat*, and the second man who scores a hit *u sanpian*. These two men get larger shares of the flesh than the others. The *sanpiat* obtains the lower half of the body of the animal, thighs and feet excepted, called *ka thlang*, and the *sanpian* one of the forequarters called *ka tahlo*. The other hunters obtain a string of flesh each, and each hound gets a string of flesh to itself. These hunting parties pursue deer sometimes for many miles, and exhilarating in the chase, the latter lasting occasionally more than one day. In the Jaintia Hills, at the end of the chase, the quarry is carried to

19: Assam G-5 (1958) 1963 A87 Chap1 A87

CHAPTER VII

Rural Indebtedness

7.1. As Rural indebtedness is a problem of great importance we have attempted below to examine the extent of indebtedness in the rural areas of the district. During investigation account was taken of all loans of which a part was outstanding on the date of investigation.

7.2. The following table shows the number of indebted families in the three village groups :

TABLE E-1

Number of indebted families and amount of loan outstanding in the three areas

Class area	Total No. of families	No. of indebted families	P. C. of indebted families	Amount of loan outstanding	Average amount outstanding	
					Per loan (Rs.)	Per indebted family (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Border area	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Project area	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
General area	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Thus 67 per cent of the families in Border area, 58 per cent in Project area and 38 per cent in General area are indebted, the average amount outstanding per family in the corresponding area being Rs. [illegible], Rs. [illegible] and Rs. [illegible] respectively. All these prove beyond doubt that rural indebtedness in the district is high. It will be seen from a subsequent table that Government loan constitute the largest portion of the total amount of loan in Border and Project area villages. It will also be seen that per family indebtedness is highest in Project area. This is, however, apt to be misled in view of the fact that from Project area, villages where intensive development activities were taken up [illegible] were selected. Villagers [illegible] various kinds of loans from Project. Loans were taken both in cash and kind. Kind loans, however, were not frequent. It was found that value of kind loan constituted only 2 per cent, 10 per cent and 22 per cent of the total amount of loans in Border area, Project area and General area respectively. Kind loans are usually taken as follows :

Firstly when agricultural produce fails to meet the annual requirements of the people they resort to grain loans. Secondly, some Government loans, particularly agricultural loan disbursed by Project area, are given partly in cash and partly in kind.

7.3. As a study of the occupational distribution of these indebted families may be useful, in the following table, indebted families are classified according to their principal occupation.

TABLE E-2

Debts by principal occupation

Principal occupation	Total No. of families	No. of indebted families	Amount of loan outstanding (Rs.)	Average amount outstanding per indebted family (Rs.)
(1)	(2)	(3)	(4)	(5)
A. Standard area :—				
1. Agriculture	[illegible]	[illegible]	[illegible]	[illegible]
2. Labour	[illegible]	[illegible]	[illegible]	[illegible]
3. Service, Professions, etc.	[illegible]	[illegible]	[illegible]	[illegible]
4. Trade	[illegible]	[illegible]	[illegible]	[illegible]
5. Small scale manufacture and handicraft	[illegible]	[illegible]	[illegible]	[illegible]
6. Poultry and dairy farming, etc.	[illegible]	[illegible]	[illegible]	[illegible]
7. Others	[illegible]	[illegible]	[illegible]	[illegible]
Total :	[illegible]	[illegible]	[illegible]	[illegible]
B. Project area :—				
1. Agriculture	[illegible]	[illegible]	[illegible]	[illegible]
2. Labour	[illegible]	[illegible]	[illegible]	[illegible]
3. Service, Professions, etc.	[illegible]	[illegible]	[illegible]	[illegible]
4. Trade	[illegible]	[illegible]	[illegible]	[illegible]
5. Small scale manufacture and handicraft	[illegible]	[illegible]	[illegible]	[illegible]
6. Poultry and dairy farming, etc.	[illegible]	[illegible]	[illegible]	[illegible]
7. Others	[illegible]	[illegible]	[illegible]	[illegible]
Total :	[illegible]	[illegible]	[illegible]	[illegible]

Principal occupation	Total No. of families	No. of indebted families	Amount of loan outstanding	Average Amount outstanding per household
			(Rs.)	(Rs.)
(1)	(2)	(3)	(4)	(5)
C. General area :—				
1. Agriculture ...	165	51	9,344	183.02
2. Labour ...	6	1	100	100.00
3. Service profession, etc.	3	...	...	...
4. Trade ...	4	...	...	...
5. Small scale manufacture and handicraft.	1	...	...	...
6. Pasture and dairy farming, etc. ...	2	...	...	...
7. Others ...	...	...	...	...
Total ...	181	52	9,544	183.00

From the above table it will be seen that predominantly agricultural families constitute the highest proportion of the indebted class in all the three areas. In Border area they constitute 73 per cent of the total number of indebted families, accounting for 87 per cent of the total amount of loan. In Project area and General area these proportions were respectively 77.5 per cent, 89 per cent and 98 per cent. It is clear that in Border area, average amount of loan per family is higher of the non-agriculture classes which ranges from Rs. [illegible] to Rs. 1,000.00 or so. These amounts, as a matter of fact were inflated due to inclusion of a few families in each class who have very high amount of outstanding loan ranging from Rs. [illegible] to Rs. 10,000 per family. Otherwise indebtedness in agricultural and non-agricultural class did not visualise any wide difference. In Project area, indebtedness among agricultural families is definitely higher than that among their counterparts in Border area and they accounted for a far proportion vis-a-vis the total amount of loan. Different occupational groups in non-agricultural class, of course, revealed among themselves wide variation in average per family indebtedness ranging from Rs. 89 to Rs. 952 per family. On the other hand, in General area, agricultural families account for almost the entire amount of loan.

Per family indebtedness taking all the families into consideration stands at, for Border area Rs. 183.34, for Project area Rs. 188.85 and for General area Rs. 50.00.

7.6. As has already been mentioned, the average debt per family worked out above does not reflect the true picture of indebtedness in the areas. The following table is illustrative.—

TABLE E-3

Distribution of loans in different amount groups

Loan group (Rs.)	Bamboo area			Project area			General area		
	No. of loans	Amount (Rs.)	Average (Rs.)	No. of loans	Amount (Rs.)	Average (Rs.)	No. of loans	Amount (Rs.)	Average (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Below Rs. 100	440	15,251	33.07	849	41,771	49.03	37	603	16.61
	(44)	(3)		(49)	(12)		(38)	(8)	
2. Rs. 100 to below 500 ..	497	93,85	33.12	814	67807	0.0.98	28	3170	113.30
	(46)	(20)		(47)	(19)		(35)	(42)	

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TABLE E.5—*concld.*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
5. Rs. 500 to below 750 ...	15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	(7)	(11)		(20)	(10)		(20)	(20)	
6. Rs. 750 to below 1,000 ...	24	[illegible]	[illegible]	9%	[illegible]	[illegible]	4	[illegible]	[illegible]
	(4)	(11)		(7)	(10)		(7)	(9)	
7. Rs. 1,000 to below 2,500 ...	10	[illegible]	[illegible]	7	[illegible]	[illegible]	1	[illegible]	[illegible]
	(2)	(7)		(11)	(8)		(2)	(10)	
8. Rs. 2,500 and above ...	10	[illegible]	[illegible]	4	[illegible]	[illegible]	...	...	...
	(2)	(20)		(7)	10	...	...	...	...
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	(100)	(100)		(100)	(100)		(100)	(100)	

From the above table it is clear that majority of the loans are of small amounts. In Bundoo area as many as [illegible] per cent of the loans are of size less than Rs. 500 (average Rs. 69.25 only) covering only 29 per cent of the total amount of loan. The corresponding figures for Project area are 31 per cent (average Rs. [illegible]) and 27 per cent and for General area 28 per cent (average Rs. 89.28) and 16 per cent. Thus in Bundoo area there were 185 big loans ranging from Rs. 500 to Rs. [illegible], in Project area 146 big loans ranging from Rs. 750 to [illegible] and in General area 87 big loans ranging between Rs. 750 to Rs. 1,500. Given these considerable weights in making the average figures of per family indebtedness.

7.3 It has been observed that majority of the loans are of outstanding particularly those in Project area and General area. The following table will be illustrative.

TABLE 5.6

Period of Depending of loans	Border area		Project area		General area	
	No. of loans	Amount of loan (Rs.)	No. of loans	Amount of loan (Rs.)	No. of loans	Amount (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1. Less than 2 years	723	45,000	421	72,710	91	8,500
	(69)	(31)	(84)	(91)	(91)	(83)
2. 2 to less than 3 years	218	45,150	63	11,150	9	500
	(20)	(31)	(13)	(14)	(9)	(5)
3. 3 years and above	40	21,220	11	5,500	1	1,220
	(4)	(14)	(2)	(7)	(2)	(12)
Total	1,051	1,20,390	495	80,007	40	10,220
	(100)	(100)	(100)	(100)	(100)	(100)

Thus in Border area, Project area and General area respectively 69 per cent, 85 per cent and 91 per cent of the total number of loans in the respective area were contracted during the three years preceding the enquiry respectively covering 31 per cent, 81 per cent and 82 per cent of the total amount of loans in the respective areas. In Border area out of 1051 loans, 969 outstanding loans (92 per cent) were of more than 3 years standing, the corresponding figures for Project area and General area being 97 (i.e., 19.13 per cent) and 8 (i.e., 20 per cent). A comprehensive analysis of the composite picture of these loans will be found in Table 5.6 at the appendix.

7.5 The purposes for which the loans were contracted and different sources of loans are enumerated in the following table :—

TABLE 7.5

Loans by source and purpose

Source	Co-operative Agriculture loan		Other Govern-ment loan		Company con Sources		Money lender village Mahajan		Owner of land		Others		Total	
Purpose	No.	Amount (Rs)	No.	Amount (Rs)	No.	Amount (Rs)	No.	Amount (Rs)	No.	Amount (Rs)	No.	Amount (Rs)	No.	Amount (Rs)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. Border Area—														
1. Education														
2. Marriage and other social functions														
3. Personal necessities														
4. Purchase of draught animal														

TABLE 5.C—cont.

| | | |

TABLE D.5—contd.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
B. Product groups.														
1. Groceries														
2. Vegetable and other wood fuels (incl.														
3. Textile substances														
4. Textiles of vegetable material														
5. Footwear of leather														
6. Furniture and bedding, other carpets and other upholstered products														
7. Electrical and gaseous fuels														
8. Household consumables														
9. Repairs of boots														
10. Others														

TABLE 2.5—contd.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
(I) General group—																
1. Education																
2. Medical and allied social welfare																
3. Forest conservation																
4. Purchase of Khadi cloth																
5. Purchase of land																
6. Tax free of such measure scheme programme and other activities of employees																
7. Maintenance and purchase of cattle and other livestock and livestock products																
8. Miscellaneous receipts																
9. [illegible]																
10. Others																
Total																

(1) Name (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14) (15) (16) (17)

[illegible]

A close scrutiny of [illegible] shows that families concerned have for productive as well as unproductive purposes, the bulk of them apparently being for productive purposes in Border area out of [illegible] loans, as many as [illegible] loans ([illegible]%) accounting for [illegible]% of the total amount of loan were incurred for agricultural purposes other than purchase of land and draught animals followed by [illegible] loans ([illegible]%) accounting for [illegible]% of the total loans for other purposes which included some Government loans such as Relief and Rehabilitation loans, etc., and other loans taken from private persons for meeting medical expenses which is considerable in Border area and other areas. Next to it in order of importance come the loans for normal maintenance and for running household expenses, the number in respective item being [illegible] ([illegible]%) and [illegible] accounting for [illegible]% and [illegible]% of the total amount of loans. Individually loans for running household expenses are of biggest amount, being Rs. [illegible] on the average.

Though the majority of the loans were incurred for productive purposes, [illegible] given by the loanees during enquiry, suggest that the major portion of these loans was spent on normal maintenance. This was particularly the case with Government loans given in Border area.

In Project area out of a total of [illegible] loans, [illegible] loans ([illegible]%) were contracted for agricultural purposes covering [illegible]% of the total amount of loan, followed by loans for normal maintenance and for other purposes, number of loans in the respective categories being [illegible] ([illegible]%) and [illegible] ([illegible]%) accounting respectively for [illegible]% and [illegible]% of the total amount of loan.

In General area out of a total of [illegible] loans [illegible] ([illegible]%) were incurred for normal maintenance accounting for [illegible]% of the total amount of loan. Next come the [illegible] loans contracted for agricultural purposes which accounted for [illegible]% of the total amount of loans again followed by [illegible] loans taken for other purposes accounting for [illegible]% of the total amount of loan.

2.7 These loans were, as will be seen from the above table, taken from various sources. In all the areas, however, Government and money lenders outlipped the other sources. In Border area, for example, Government loans constitute [illegible]% of the total number of [illegible] loans accounting for [illegible]% of the total amount of loan, followed by loans from money lenders and Mahajans which constituted [illegible]% of the total number of loans and covered a comparatively much higher proportion ([illegible]%) of the total amount of loans pointing to the significance of individual loans. Next to them are the loans from other sources which included friends and relatives, followed by those in the nature of loans.

In project area loans from private money lenders constituted [illegible]% of total number of loans [illegible] covering a little less than [illegible] ([illegible]%) of the total amount of loan, followed by Government loans for which the corresponding figures are [illegible]% and [illegible]%. The remaining [illegible]% of the total number of loans accounting for [illegible]% of the total amount are taken in order of importance, from owner of land, Co-operative Societies and 'other' sources.

In General area out of a total of 40 loans 28 loans (70%) accounting for [illegible] of the total amount are from money lenders followed by 10 loans from Government and five loans from owners of land accounting respectively for 14 per cent and 9%of the total amount.

Thus it is seen that money lenders are still holding away among the poor people in the rural areas.

7.3 The following table summarises the position with regard to the interest borne by different parts of the rural debt. The calculation of rates of interest presents difficulties in the case of loans taken in kind or in cash on condition of selling the crop after harvest or the creditors or rendering labour at less wages at creditor's farm during lean agricultural season. In case of such loans the interest rates given here are as ascertained on the basis of the information furnished by the debtor regarding the amount of produce to be given to the creditor, or number of man-days worked on creditor's farm in repayment of principal and interest.

TABLE 5-6

Debts classified according to rate of interest

Rate of interest	No. of loans	P. C. to total no. of loans	Amount (Rs)	Percentage to total amount of loan	Average amount of loan (Rs)
(1)	(2)	(3)	(4)	(5)	(6)
Baroda area—					
1. Free of interest	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
2. Less than 3 per cent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
3. 4 per cent and less than 10 per cent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
4. 10 per cent and less than 20 per cent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
5. 20 per cent and less than 30 per cent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
6. 30 per cent and less than 40 per cent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
7. 40 per cent and less than 100 per cent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
8. 100 per cent and less than 200 per cent	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
9. 200 per cent and above	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	

TABLE G-6—*contd.*

(1)	(2)	(3)	(4)	(5)	(6)
Project area—					
1. Nil					
2. Less than 5 per cent					
3. 5 per cent and less than 10 per cent					
4. 10 per cent and less than 15 per cent					
5. 15 per cent and less than 20 per cent					
6. 20 per cent and less than 25 per cent					
7. 25 per cent and less than 100 per cent					
8. 100 per cent and less than 200 per cent					
9. 200 per cent and above					
Total					
General area —					
1. Nil					
2. Less than 5 per cent					
3. 5 per cent and less than 10 per cent					
4. 10 per cent and less than 15 per cent					
5. 15 per cent and less than 20 per cent					
6. 20 per cent and less than 25 per cent					
7. 25 percent and less than 100 per cent					
8. 100 per cent and less than 200 per cent					
9. 200 per cent and above					
Total					

It is seen that proportion of income less loans are 50 per cent in Border area accounting for 50% of total amount of loan, 38% in Project area which owns 40% of the total amount of loan and that in General area being 24% owning 10% of the total amount of loan. The reason behind the unusually high proportion of income less loans in Border area was that most of the Government loans were free of income. That only 8% of loans in Border area was loan income shares as much as 80% in Project area and 88% in General area loan income ranging were up to 200%. It has been found that loans contracted from friends and relatives are free of income, those from money lenders and other village Shylocks are usually of very high interests and so has already been mentioned in Project area and General area they constitute the major portion of the loans. It will be seen from table above that proportion of loans with income between 25% — 100% and 100% to above 200% are respectively in Border area 7% and 3% each in Project area 8% and 2% and in General area 6% and nil.

6.5 The following table analyses the changes occurring in the acquisition and retirement of capital assets of the private cultivating agricultural families as a result of the purchase and sale of the assets and liabilities during the period of a year—

TABLE G-6

	Gross investment			Disinvestment			Capital investment (+) or retirement (−)	
	Assets	Repayment of debt	Total	Assets	Borrowing	Total	—	Average per family
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Dacca area								
2. Rajshahi area								
3. Chittagong area								

Gross investment made by the families stands at Rs.[illegible], i.e., Rs.[illegible] per family in Border area, Rs.[illegible], i.e., Rs.[illegible] per family in Project area and Rs.[illegible], i.e., Rs.[illegible] per family in General area. It will be seen that in all the three areas the major portion of this investment is found applying to assets.

The investment consisting of borrowing and liquidation of assets amounts to Rs.[illegible], i.e., Rs.[illegible] per family in Border area, Rs.[illegible], i.e., Rs.[illegible] per family in Project area and Rs.[illegible], i.e., Rs.[illegible] per family in General area.

Thus in all the three disinvestment for outweighs investment with the result that a family in Border, Project and General areas, on an average disinvests a sum of Rs.[illegible], Rs.[illegible] and Rs.[illegible] respectively. This net disinvestment arises largely, as it also from table above, from the heavy rise in indebtedness among the families. Actually considering changes in assets alone there is a net increase of Rs.[illegible] per family in Border area, Rs.[illegible] in Project area and Rs.[illegible] in General area. The three increases are more than multiplied by average per family increase in indebtedness of Rs.[illegible], Rs.[illegible] and Rs.[illegible] respectively in the three areas.

[illegible] Investments in assets by various areas are shown in the following table.

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511 It is seen that the per family average annual expenditure is Rs.1070.00 nP. in Border area, Rs.1020.00 nP. in Project area and Rs.1240.00 nP. in General area. The per family annual net income in the respective area being: Rs.832.00 nP., Rs.910.00 nP., and Rs.949.51 nP. It follows that the budget of the average family is deficit in all the areas. This deficit is usually made up either by restricting the consumption expenditure during the lean months of the agricultural year or by taking loans.

511 The field work of the survey was started during the month of February, i.e., hardly after two months of harvesting of winter paddy and during the harvesting period of cash crops like oranges, betelnut, potatoes, etc. During this period people get money through the sale proceeds and naturally they were tempted to spend comparatively higher amount on food. In fact, it was made clear during investigation that as lean months are approaching when people did not have money to purchase food articles, they used to lead a very austere life. This period is particularly very hard for the Border people because unlike people of other two areas they do not have to get paddy in cash. As the above figures of annual expenditure of a family were calculated on the basis of information collected for one month preceding the date of investigation, in respect of food and non-food articles, and for one year in respect of miscellaneous items, there is every likelihood of the average per family expenditure on food and non-food articles being over-estimated.

511 As in the case of income, consumption of articles produced at home or at barn or self as those received out of the goods, services and gift and loan were valued in money terms on the basis of the local average retail prices in respect of the commodities concerned. Thus even firewood and other wild vegetables and fishes obtained by fishing were valued in terms of money. Of the total average expenditure on food, the food articles obtained in kind and consumed at home account for about 18 per cent in Border area, 13 per cent in Project area and 12 per cent in General area. Thus the share of food articles obtained in kind and consumed at home to the annual expenditure of a family is very low in Border area. This is natural because they depend almost exclusively on cash crop cultivation.

511 Out of the total expenditure, food accounts for about 68 per cent in Border area, 67 per cent in Project area and 58 per cent in General area. In all the above cases also lies the bulk of the expenditure on food, i.e., 86 per cent, 78 per cent and 81 per cent in the respective areas.

It is seen that expenditure on pulses, vegetables and milk are very low. In fact only a few of the Tribal villagers take pulses, milk and vegetables. Rice and fish or meat are the only items of the dishes of most of the villagers.

Among non-food articles fuel and light accounted for 6 per cent in Border area, 7 per cent in Project area, and 3 per cent in General area. It lasts six lean months of harvest and this accounted for 5 per cent of total annual expenditure in border area, 4 per cent in Project area and about 2 per cent in General area while tobacco and tea in general accounted for about 3 per cent, 4 per cent and 4 per cent respectively of the total annual expenditure in the three areas. Expenditure on liquor

10.6. Of the total of 700 farms in Border area, 78 per cent were wholly owned, 17 per cent were wholly rented and the remaining 5 per cent were partly owned and partly rented. In Project area, proportions of wholly owned, wholly rented and partly owned and partly rented farms were found to be 73 per cent, 10 per cent and 17 per cent respectively while those in General area were respectively 86 per cent, 6 per cent and 10 per cent of the total number of farms. Of the total farms area, owned area accounted for in Border area 95 per cent, in Project area, 95 per cent and in General area 91 per cent of the total farm area in the respective area. Of the total owned area, nearly 95 per cent in Border area, 98 per cent in Project area and 96 per cent in General area were covered by wholly owned farms and the rest by partly owned farms. Of the total rented area, in Border area, Project area and General area respectively 91 per cent, 97 per cent and 91 per cent are covered by wholly rented farms.

10.7. Out of 1000 families in Border area, 698 i.e. 69 per cent were indebted, average debt per family being Rs 257.98 nP. And 1000 per indebted family being Rs 370.95 nP. In Project area out of 1000 families 332 i.e. 33 per cent were indebted, average debt per family being Rs 139.61 nP. and that per indebted family Rs 419.01 nP. In General area out of 1000 families, 10, i.e. 1 per cent were indebted, average debt per family being Rs 31.00 nP. and that per indebted family being Rs 3100.00 nP. of the total indebted families. Predominantly agricultural families constituted the highest proportion in all the three areas, being 79 per cent in Border area, 77 per cent in Project area and 90 per cent in General area accounting respectively for 67 per cent, 78 per cent and 88 per cent of the total amount of debt in the three areas. Majority of the loans were of small amount, upwards of in Border area 90 per cent of the loans are of size less than Rs 500.00, average size of these loans being only Rs 89.00 nP. In Project area 71 per cent and in General area 72 per cent of the loans are of size less than Rs 200.00, average size of these loans being respectively Rs 98.00 and Rs 89.00 only. Of the total number of loans 87 per cent in Border area, 81 per cent in Project area and 99 per cent in General area were of less than 3 years standing. Majority of the loans in Border and Project areas were found to be incurred for productive purposes. In General area 53 per cent of the loans were incurred for maintenance of the family.

Government and other professional and semi-professional money lenders emerged out to be the predominant source of rural credit. In Border area these Govt. Governments accounted 82 per cent of the total number of loans accounting for 93 per cent of the total amount of loans, followed by these Govt. money lenders which worked out as 69 per cent of the total number of loans accounting for 61 per cent of the total amount of loan. In Project area and General area respectively 87 per cent and 73 per cent of the total number of loans accounting for 98 per cent and 96 per cent of the total amount of loan to the recipients also were contracted from private money lenders while Government loans constituted in Project area 49 per cent and in General area 27 per cent of the total number of loans accounting respectively for 87 per cent and 81 per cent of the total amount of loan in the respective area.

TABLE [illegible]

Distribution of loans to different economic groups

Loan groups	Number of loans	Amount (Rs. lakhs)		Total Rs. lakhs	Number of loans	Amount (Rs. lakhs)		Total Rs. lakhs	Number of loans	Amount (Rs. lakhs)		Total Rs. lakhs
		Cash	Kind			Cash	Kind			Cash	Kind	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Below Rs. [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Rs. [illegible] to below Rs. [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Rs. [illegible] to below Rs. [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Rs. [illegible] to below Rs. [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Rs. [illegible] to below Rs. [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Rs. [illegible] and above	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

TABLE B4.1

Rural indebtedness classified according to the period of standing of the loan.

Period of loan	Number of loans outstanding	Amount outstanding (Rs.)	Number of loans outstanding	Amount outstanding (Rs.)	Number of loans outstanding	Amount outstanding (Rs.)	Number of loans outstanding	Amount outstanding (Rs.)	Number of loans outstanding	Amount outstanding (Rs.)	Number of loans outstanding	Amount outstanding (Rs.)	Number of loans outstanding	Amount outstanding (Rs.)	Number of loans outstanding	Amount outstanding (Rs.)
	Garden Area						Hedge Area						Central Area			
			Secured		Unsecured				Secured		Unsecured				Secured	Unsecured
			No. of loans	Amount (Rs.)	No. of loans	Amount (Rs.)			No. of loans	Amount (Rs.)	No. of loans	Amount (Rs.)			No. of loans	No. of loans
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1. Upto three years	600 (21.43)	11,100 (7.72)	500	10,400 (10.00)	11	700	100 (20.00)	11,000 (20.00)	100	11,000	40	10,200	17 (28.33)	5,000 (29.41)	1	1,200	10	1,100
2. Three to five years	100 (3.57)	15,000 (10.43)	100	15,000 (14.42)	10	5,000	100 (20.00)	10,000 (20.00)	90	17,000	40	11,000	10 (16.67)	3,000 (17.65)	10	1,200	10	1,000
3. Five to ten years	100 (3.57)	10,000 (6.95)	100	15,000 (14.42)	0	1,000	50 (10.00)	12,000 (12.00)	50	1,000	10	3,000	2 (3.33)	300 (1.76)	2	300	5	30
4. Ten to fifteen years	20 (0.71)	8,000 (5.56)	10	5,000 (4.81)	0	000	10 (2.00)	1,000 (1.00)	10	1,000	0	000	1 (1.67)	100 (0.59)	1	100	...	...
5. Fifteen to twenty years	10 (0.36)	10,000 (6.95)	10	10,000 (10.00)	0	000	10 (2.00)	5,000 (5.00)	10	5,000	0	000	1 (1.67)	400 (2.35)	1	000	...	...
6. Over twenty years	10 (0.36)	20,000 (13.90)	10	20,000 (20.00)	0	1,000	10 (2.00)	5,000 (5.00)	10	6,000	0	000	1 (1.67)	1,000 (5.88)	1	1,000	...	...
Total	1,000 (35.71)	1,80,000 (125.00)	1,000	1,80,000 (180.00)	21	10,000	300 (60.00)	2,40,000 (240.00)	300	40,000	100	27,000	30 (50.00)	10,000 (58.82)	15	1,000	25	2,000